

# ***EXHIBIT D***

***In The Matter Of:***

**EUO of: Beatrice Kelly (Bragg)**

**Beatrice Kelly (Bragg)**

**February 24, 2017**



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February 24, 2017

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STATE OF MICHIGAN

Examination Under Oath of Beatrice Kelly (Bragg)

Claim No.: JDG42679

Date of Loss: December 3, 2016

Loss Location: 16085 Sprenger Ave, Eastpointe, MI 48021

File No.: 061003-000461

For MetLife Insurance Company

\_\_\_\_\_/

EXAMINATION UNDER OATH OF BEATRICE KELLY (BRAGG)

Taken by counsel for MetLife Insurance Company  
at the offices of Segal, McCambridge, Singer & Mahoney,  
39475 Thirteen Mile Road, Suite 203, Novi, Michigan 48374,  
on Friday, February 24, 2017, commencing at 1:00 p.m.

APPEARANCES:

For MetLife Insurance: KERRY RHOADS-REITH (P55679)  
Segal, McCambridge, Singer & Mahoney  
39475 Thirteen Mile Road  
Suite 203  
Novi, Michigan 48377  
(248) 994-0060

For the Witness: ETHAN VINSON (P26608)  
Cummings, McClorey, Davis & Acho, PLC  
33900 Schoolcraft  
Livonia, Michigan 48150  
(734) 261-2400

Also Present: DENNIS BAGOZZI

Recorded by: AMBER HUFFMAN, CER 8378  
Carroll Court Reporting and Video  
(586) 468-2411

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1   **A**    Forty-two.

2   **Q**    And I'm going to ask you for your Social Security Number.  
3           I need to hear the whole thing, but we're just going to  
4           put the last four digits in the transcript for your  
5           privacy.

6   **A**    XXX-XX-3430.

7   **Q**    Do you have a driver's license?

8   **A**    Yes.

9   **Q**    Do you have it with you today?

10  **A**    Yes.

11  **Q**    May I see it?   Thank you.

12                   MS. RHOADS-REITH: The record should reflect  
13           that I've been handed an Ohio driver's license for  
14           Beatrice Danyelle, D-a-n-y-e-l-l-e, Kelly, with an address  
15           of 7560 Angel Falls, that's two words, Lane, in Mineville,  
16           M-i-n-e-v-i-l-l-e, Ohio 45039. License number US823123,  
17           for the date of birth Ms. Kelly identified of 11/22/1974.  
18           And this license was issued on 1/24/17; set to expire on  
19           11/22/20. And there are no changes of address and no  
20           restrictions -- well, it does say restriction A  
21           (indiscernible). The record should reflect that I've  
22           returned that to you.

23  BY MS. RHOADS-REITH:

24  **Q**    Do you reside at the Angel Falls Lane address?

25  **A**    Say again.

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- 1 Q Do you reside at the Angel Falls Lane address?
- 2 A Yes.
- 3 Q Okay. Who do you reside there with?
- 4 A Ralph Kelly.
- 5 Q Anyone else?
- 6 A Two children.
- 7 Q Their names and ages, please.
- 8 A Owen Kelly, age 7. Ian Kelly, age 4.
- 9 Q And are those your children?
- 10 A Yes.
- 11 Q Okay. Do you have any other children?
- 12 A No.
- 13 Q How long have you resided at that address in Mineville,
- 14 Ohio?
- 15 A About two-and-a-half years.
- 16 Q Where's that located at; what big city is it near?
- 17 A Cincinnati.
- 18 Q Prior to the Mineville address, where did you live at?
- 19 A I lived at 16 -- I live at 16085 Sprenger Avenue,
- 20 Eastpointe, Michigan 48021.
- 21 Q And that is the address that you have insured with MetLife
- 22 as of September 2016, correct?
- 23 A Yes.
- 24 Q Have you resided or lived at any other addresses in the
- 25 last ten years?

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1    **A**     **I was a CRA strategies director only for lending.**

2    **Q**     **Tell us the difference, please.**

3    **A**     **Well, for lending, I'm managing the lending exam. For now**  
4           **I'm a CRA strategies director for lending and investing,**  
5           **meaning I'm managing the bank (indiscernible).**

6    **Q**     **And as just with lending as a CRA director, were you**  
7           **traveling?**

8    **A**     **Yes.**

9    **Q**     **And how long did you hold that position?**

10   **A**     **Probably since from 2015 till January.**

11   **Q**     **What caused you to lease the home in Ohio in 2014?**

12   **A**     **Lose the home?**

13   **Q**     **Yes.**

14   **A**     **What do you mean?**

15   **Q**     **Didn't you tell me you leased the Mineville home?**

16   **A**     **Oh, I'm sorry. I didn't hear your question. Tell me**  
17           **again.**

18   **Q**     **Okay. What caused you to lease the home in Ohio in 2014?**

19   **A**     **I received a promotion.**

20   **Q**     **Okay. Can you tell me from what position you were**  
21           **promoted from and to?**

22   **A**     **From business banking relationship manager to business**  
23           **banking sales delivery manager.**

24   **Q**     **And did that involve a move for you?**

25   **A**     **Yes.**

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1 Q And move from where to where?

2 A Move from Michigan to Ohio.

3 Q And was there a location they were having you work that  
4 new promotion at?

5 A It's still a traveling role.

6 Q So if you're still traveling, why'd you move to Ohio?

7 A Because I do go into our headquarter office where the line  
8 of business leaders sit.

9 Q Okay. How often do you go to the headquarters?

10 A I go whenever we have meetings.

11 Q Okay. How often is that?

12 A Depends. Sometimes monthly, sometimes weekly.

13 Q What was it that compelled you to move to Ohio?

14 A 'Cause you'd have to be at the headquarters but you'd  
15 still need to be traveling, so they wanted me initially to  
16 get up to speed and be in the headquarters.

17 Q Okay. And headquarters is where?

18 A Cincinnati, Ohio.

19 Q So they wanted you at headquarters for a period of time  
20 until you were up to speed; is that fair?

21 A I don't know about up to speed, but they wanted me there.  
22 They wanted me --

23 Q Okay. How long did they want you there?

24 A I don't know.

25 Q Well, at some point you said you travel, right?

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1 Q I didn't want to assume anything. So are the bedrooms all  
2 on the main floor?

3 A Yes.

4 Q Are there any other rooms on the main floor?

5 A Bedrooms?

6 Q Any other rooms.

7 A Rooms, yeah. The living room, the dining room, the great  
8 room, the bathroom, the kitchen. I think that's it.

9 Q When you are not returning to the Sprenger home, is there  
10 anyone residing at the home?

11 A So if I'm not on Sprenger, is someone else at Sprenger?

12 Q Yes.

13 A Yes.

14 Q Who?

15 A Melaundra Floyd.

16 Q Can you spell that for us, please?

17 A M-e-l-a-u-n-d-r-a.

18 Q And you said Floyd?

19 A Yes.

20 Q Anyone else?

21 A That's the primary person.

22 Q Okay. Is there anyone else living there when you're not  
23 there?

24 A I think sometimes other people stay there, yes.

25 Q Okay. And who is Melaundra Floyd to you?



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- 1    **A**     **She's a God sister and friend.**
- 2    **Q**     How long has she been staying there?
- 3    **A**     **She's been staying there probably since 2014.**
- 4    **Q**     Does she pay you rent?
- 5    **A**     **She does give me money, yes.**
- 6    **Q**     Okay. What does she give you on a monthly, weekly, or  
7           however often basis?
- 8    **A**     **Most times it's monthly, approximately 700.**
- 9    **Q**     Check, cash, or how?
- 10   **A**     **No, usually not a check. Sometimes cash, sometimes a**  
11           **transfer.**
- 12   **Q**     Okay. Do you have a lease or rental agreement with Ms.  
13           Floyd?
- 14   **A**     **I had a lease for one year in 2014.**
- 15   **Q**     Would that lease represent when you and your family had  
16           gone to Mineville?
- 17   **A**     **Correct.**
- 18   **Q**     Okay. So that's -- so is that kind of the starting point  
19           of when Melaundra started residing at the home?
- 20   **A**     **Correct.**
- 21   **Q**     Okay. And she's been residing there until at least the  
22           time of this fire?
- 23   **A**     **Correct.**
- 24   **Q**     Is she still there?
- 25   **A**     **No.**

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- 1 Q Do you know where she's at?
- 2 A No.
- 3 Q Do you know how to get a hold of her?
- 4 A Yes.
- 5 Q Okay. Do you have a contact number for her?
- 6 A Yes.
- 7 Q What is it?
- 8 A 313-544-6503.
- 9 Q Do you know where she's staying at currently?
- 10 A I don't.
- 11 Q Okay. Do you know anyone else living in the home in the
- 12 30 days before this fire other than Ms. Floyd?
- 13 A Cassandra.
- 14 Q C-a-s-s-a --
- 15 A I don't know.
- 16 Q You don't know?
- 17 A Mm-mm.
- 18 Q Do you know Cassandra's last name?
- 19 A I think her last name is Floyd.
- 20 Q Okay. Do you know what, if any, relation she has to
- 21 Melaundra?
- 22 A Mother/daughter -- mother/daughter relationship.
- 23 Q Who's the mother?
- 24 A Melaundra.
- 25 Q So Cassandra's her daughter?

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1           **stayed, actually.**

2       Q     When is the last time you stayed overnight at the Sprenger  
3           address?

4       A     **I don't know that date either.**

5       Q     Do you know if it was in 2016?

6       A     **'16? I don't know whose house I stayed at.**

7       Q     And how would you figure that out?

8       A     **I probably got to look at my calendar.**

9       Q     What about the calendar would tell you if you stayed at  
10           Sprenger versus stayed at a hotel or a family member?

11      A     **Probably, like, how long I was there, something like that,**  
12           **and what I was doing there.**

13      Q     At the time of this fire, other than the items you've  
14           listed, did you have any clothes at the Sprenger address?

15      A     **No.**

16      Q     Did you have any food at the Sprenger address?

17      A     **No.**

18      Q     Any personal items such as toiletries or anything like  
19           that at the Sprenger address?

20      A     **No.**

21      Q     How did you learn about the fire?

22      A     **A neighbor called me.**

23      Q     Do you know who that was?

24      A     **The Gibson's -- Gipson's.**

25      Q     Where are they in relationship to your home?

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- 1    **A**    **Yes.**
- 2    **Q**    When did you not pay the utilities on the home?
- 3    **A**    **I think in 2014, '15. I'm not sure on the dates.**
- 4    **Q**    Who was paying the utilities then?
- 5    **A**    **Melaundra.**
- 6    **Q**    Was she paying them at the time of this loss?
- 7    **A**    **Yes.**
- 8    **Q**    So it'd be '14 into '16?
- 9    **A**    **I believe so, yes.**
- 10   **Q**    When did you start making the payments?
- 11   **A**    **In '16.**
- 12   **Q**    After this fire?
- 13   **A**    **Yes.**
- 14   **Q**    Do you want me to go turn up the heat?
- 15   **A**    **It's okay.**
- 16   **Q**    Are you sure?
- 17   **A**    **Mm-hmm.**
- 18   **Q**    This is like an autopsy table, so I understand it can get
- 19           cold in here, so.
- 20   **A**    **If my feet get cold, then we might have to turn it up.**
- 21   **Q**    Well, please let me know. This is not about making you
- 22           uncomfortable by any means. Do you recall applying for
- 23           your policy of insurance with MetLife?
- 24   **A**    **I believe so.**
- 25   **Q**    Okay. What do you recall about it?

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1     **A**     She told me that she was in the home, that she was asleep  
2             and she woke up, it was smoke everywhere. She tried to go  
3             out the back door and she couldn't see, so she went out  
4             the front door, and she didn't know what to do, so she  
5             went to a neighbor's house with -- somebody had a light on  
6             the porch.

7     **Q**     Did she have any explanation for what happened in the  
8             kitchen to cause the fire?

9     **A**     She said that she believes she was hungry and she wanted  
10            to cook something, some French fries, and started the  
11            grease to warm up and must have put her bags down and fell  
12            asleep.

13    **Q**     When you were -- well, strike that. Since Melaundra's  
14            moved in the home, she had full use of it, right?

15    **A**     What do you mean?

16    **Q**     You didn't just rent her a room, she could use --

17    **A**     Correct.

18    **Q**     -- right -- she could use the upstairs, downstairs, the  
19            garage?

20    **A**     Correct.

21    **Q**     Yes?

22    **A**     Yes. That's correct.

23    **Q**     And it sounds like most, if not all of the personal items,  
24            food, clothes, etcetera, were hers?

25    **A**     Correct.

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- 1 Q And she gave you, approximately, \$700.00 a month?
- 2 A **Correct.**
- 3 Q And at one point in time it was on a lease and then it was
- 4 not on a lease thereafter?
- 5 A **Correct.**
- 6 Q And you don't know as you sit here the last time you would
- 7 have laid your head down at the Sprenger address?
- 8 A **I don't.**
- 9 Q In fact, you can't tell me the last time you were at the
- 10 Sprenger address before this fire, right?
- 11 A **November.**
- 12 Q Okay. But you don't know if you stayed the night?
- 13 A **I didn't stay the night in November.**
- 14 Q Okay. And you --
- 15 A **I don't know where I stayed. (Indiscernible) I don't know**
- 16 **where --**
- 17 Q Right. And you met, I think, the roofing contractor when
- 18 you were last there?
- 19 A **Mm-hmm. Correct.**
- 20 Q Okay. Do you know that your public adjuster submitted a
- 21 proof of loss statement to MetLife on your behalf?
- 22 A **I did know he submitted it.**
- 23 Q Okay. All right. I'm going to show you and your counsel
- 24 what was submitted on his behalf, ask you if you've ever
- 25 seen that document before.

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1 Q And your signature is found on page five; is that correct?

2 A Yes.

3 Q And would you recognize Melaundra's signature if you saw  
4 it?

5 A Yes.

6 Q And is that her signature on page five?

7 A Yes.

8 Q Okay. So April 18th, 2014, that would be the start date  
9 of the lease?

10 A I believe so, yes.

11 Q Is that about the time that you had moved to Mineville?

12 A Yes.

13 Q And it was, looks like, a 12 month lease, and then you  
14 just went, what, month to month thereafter?

15 A Just verbal, yes.

16 Q And the verbal was the same amount as identified herein,  
17 which according to paragraph three is \$700.00 a month?

18 A Yes.

19 Q And she rented the single family property located at 16085  
20 Sprenger Ave, Eastpointe, Michigan, and supplied with it  
21 was stove, fridge, kitchen appliances, televisions, sofas  
22 identified in paragraph one, correct?

23 A Yes.

24 MS. RHOADS-REITH: I'm going to take a quick  
25 opportunity to speak with Mr. Bagozzi, we'll go off the